

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

David A. Robinson : Bankruptcy Case No. 21-10275-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this *17th* day of *November, 2021*, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated *May 17, 2021*, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court.

1. The secured claim(s) of the following Creditor(s) shall govern as to the claim amount and paid at the modified plan terms: **Corry FCU Cl.#3**. (B9)
2. Since the collateral is, or deemed to be, surrendered no payments will be made to the following Creditor: **Onemain Financial Cl.#1**. (B15)
3. The secured claim of **Quicken Loans Cl.#7**. shall govern as to pre-petition arrears and the monthly post-petition payments shall be based on allowed payment change notices. (D32)

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

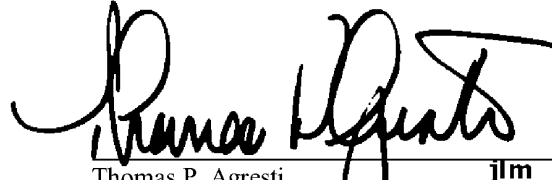
1. **Objections to the Plan:** This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.
2. **Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
3. **Review of Claims Docket and Objections to Claims.** Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.
4. **Motions or Complaints Pursuant to §§506, 507, or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.
5. **Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s)

as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:
 - (a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.
 - (b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.
 - (c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.
8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.
10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti jlm
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk in seven (7) days

In re:
David A. Robinson
Debtor

Case No. 21-10275-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Nov 17, 2021

User: jmar
Form ID: pdf900

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2021:

Recip ID	Recipient Name and Address
db	+ David A. Robinson, 10175 Dietzel Road, Union City, PA 16438-7919
15375968	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15381455	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15375969	+ Bryan J. Polas, Esquire, Hayt, Hayt & Landau, LLC, 2 Industrial Way West, Eatontown, NJ 07724-2279
15375974	+ Honorable Denise Marie Buell, 732 Worth Street, Corry, PA 16407-8517
15387765	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15375975	+ Michael F. Ratchford, Esquire, Ratchford Law Group, 54 Glenmaura National Blvd., Ste. 104, Moosic, PA 18507-2161
15385065	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit MI 48226-3408
15375979	+ Robert William Cusick, Esquire, Law Offices of Hayt, Hayt & Landau, LLC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
15375980	+ UPMC Health Services, Dist. Room 386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15390800	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15375981	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15375967	Email/Text: ebn@americollect.com	Nov 17 2021 23:32:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
15375970	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 17 2021 23:40:26	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15379891	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 17 2021 23:40:26	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15375972	+ Email/Text: sheiser@corryfcu.org	Nov 17 2021 23:32:00	Corry Federal Credit U, 728 Worth St, Corry, PA 16407-8517
15379789	+ Email/Text: sheiser@corryfcu.org	Nov 17 2021 23:32:00	Corry Federal Credit Union, 728 Worth Street, Corry, PA 16407-8517
15381610	Email/Text: mrdiscen@discover.com	Nov 17 2021 23:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15375973	+ Email/Text: mrdiscen@discover.com	Nov 17 2021 23:32:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15391656	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 17 2021 23:32:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15375971	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 17 2021 23:40:30	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15387765	+ Email/Text: RASEBN@raslg.com	Nov 17 2021 23:32:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid,

District/off: 0315-1

User: jmar

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Date Rcvd: Nov 17, 2021

Form ID: pdf900

Total Noticed: 24

15375976	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2021 23:32:00	P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15375977	+ Email/PDF: cbp@onemainfinancial.com	Nov 17 2021 23:40:30	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15375978	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 17 2021 23:32:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
			Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
TOTAL: 13			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Corry Federal Credit Union
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15375983	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
15375984	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15375985	*+	Bryan J. Polas, Esquire, Hayt, Hayt & Landau, LLC, 2 Industrial Way West, Eatontown, NJ 07724-2279
15375986	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15375988	*+	Corry Federal Credit U, 728 Worth St, Corry, PA 16407-8517
15375989	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15375990	*+	Honorable Denise Marie Buell, 732 Worth Street, Corry, PA 16407-8517
15375987	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15375991	*+	Michael F. Ratchford, Esquire, Ratchford Law Group, 54 Glenmaura National Blvd., Ste. 104, Moosic, PA 18507-2161
15375992	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15375993	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15375994	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15375995	*+	Robert William Cusick, Esquire, Law Offices of Hayt, Hayt & Landau, LLC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
15375996	*+	UPMC Health Services, Dist. Room 386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15375997	*	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 3 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0315-1

User: jmar

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Form ID: pdf900

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Maria Miksich

on behalf of Creditor Quicken Loans LLC mmiksich@kmlawgroup.com

Maria Miksich

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmlawgroup.com

Michael S. Jan Janin

on behalf of Creditor Corry Federal Credit Union mjanjanin@quinnfirm.com
mboni@quinnfirm.com;mmbquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;knottingham@quinnfirm.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rebeka Seelinger

on behalf of Debtor David A. Robinson rebeka@seelingerlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6